



The Consumer Connection

Fall 2026

Public Authority Services
by Sourcewise



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Your Voice Matters

By Joanna Kent

Who are the In-Home Supportive Services (IHSS) Advisory Board, and why do WE need to hear from YOU?

Who we are: The IHSS Advisory Board of Santa Clara County is a state-mandated body composed of IHSS consumers, community advocates, and personal care assistants. The IHSS Advisory Board discusses, advises, and makes recommendations for improvements to In-Home Supportive Services in Santa Clara County.



Why we need to hear from you: It is simple, because we want to make sure we are doing the best job we can to meet the growing needs of the IHSS community. Your input helps guide the recommendations presented for changes and gives us opportunities to share success stories.

We also want to know what you are interested in for outreach. Would you like more educational opportunities, such as a conference about all things IHSS? Your input is invaluable.

The IHSS Advisory Board meets on the 3rd Tuesday of each month from 12:00 p.m. to 1:30 p.m. You can join us in person or via Zoom.

To learn more about our meetings, please visit www.pascc.org/advisory-board, call (408) 350-3286, or email info@pascc.org with any questions or concerns you would like the board to know about, or if you need help attending the meetings.

The IHSS Advisory Board is committed to ensuring your voice is heard and looks forward to hearing from you!

Prepare for Medicare & Medi-Cal Changes in 2027

By Steven Rubalcaba

The Medicare Annual Enrollment Period (AEP) runs October 15 – December 7, 2026, for coverage starting January 1, 2027. This is the time when Medicare beneficiaries can review their health and drug plans and make changes to better fit their needs.

Sourcewise Health Insurance Counseling & Advocacy Program (HICAP) offers free, unbiased counseling by phone, video, or in person at community locations. Counselors can help you compare plans, review your medication list, and choose the best option for your health and budget.

Each fall, Medicare Advantage and Part D plans may change premiums, benefits, or costs. You will receive an Annual Notice of Change in September. During AEP you can:

- Enroll, switch, or drop a Medicare Part D prescription drug plan.
- Join or change a Medicare Advantage (Part C) HMO or PPO plan.
- Return to Original Medicare and add a Part D plan or Medigap for greater provider choice.

What's expected in 2027:

- **Part D Drug Cost Protection Continues:** Medicare's prescription drug redesign continues in 2027, including a yearly out of pocket cap (estimated around \$2,400 in 2027, up from \$2,100 in 2026). Once you reach the cap, you pay nothing for covered Part D drugs for the rest of the year.
- **Medicare Advantage Plan Changes:** Plans may adjust benefits, provider networks, and costs each year. New federal rules for 2027 also update how plans are rated for quality (Star Ratings) and how they communicate with enrollees.
- **More Focus on Quality of Care:** Medicare is refining its Star Ratings system to emphasize health outcomes and patient experience, which may affect how plans perform and the benefits they offer.



- **Medi Cal Enrollment Limits:** California has paused new enrollment for certain undocumented adults. Current Medi Cal members can keep their coverage as long as they remain eligible and complete renewal requirements.
- **Medi Cal Asset Test in Effect:** Medi Cal now includes an asset limit of \$130,000 for an individual, with additional amounts allowed for household members.
- **Annual Medi Cal Renewals:** Medi Cal members must complete annual renewals. Coverage could end if eligibility requirements are no longer met, or paperwork is not returned on time.

How to prepare:

Create a [Medicare.gov](https://www.medicare.gov) account to review prescriptions and coverage. Ask HICAP about Extra Help (Low-Income Subsidy) to lower Part D costs; many Medi-Cal beneficiaries qualify automatically. Bring a list of current medications to appointments and watch your mailbox for your Annual Notice of Change (ANOC) in September.

Get support:

HICAP offers AEP presentations titled "Medicare's 2026 Annual Enrollment Period and Updates for 2027" via Zoom and at community sites across Santa Clara County. To attend, visit mysourcewise.com/calendar. To schedule a one-on-one session, scan QR code, visit our Medicare Counseling Appointments webpage or call (408) 350-3288.



How Are Your Lungs?

By Myhanh Thi Tran

Centers for Disease Control and Prevention (CDC) data indicates that at least 220,000 people in the United States develop lung cancer every year. This November is Lung Cancer Awareness Month, as a reminder to check your lung health and raise awareness about lung cancer.

Our lungs help us stay active, maintain our independence, and enjoy everyday activities. However, many factors can affect the lungs in different ways. Colder temperatures, flu or fever, and periods of poor air quality can be especially challenging for older adults and those with asthma, chronic obstructive pulmonary disease, or other lung conditions.

If you are showing any combination of the signs and symptoms below, reach out to your doctor:

- A new cough that doesn't go away
- Chest pain
- Coughing up blood, even a small amount
- Hoarseness
- Shortness of breath
- Wheezing

Adopting a preventative outlook can help protect your lung health and support your overall well-being and that of others throughout the year. If you smoke, consider quitting, and if you need help, talk to your primary care doctor so they can help guide you. Learn and inform others about secondhand smoke, and how it can also cause lung cancer in those who have never smoked before.

For further lung health information, visit www.lung.org/lung-health-diseases or www.cdc.gov/cancer/features/lung-cancer.html#cdc_generic_section_5-fast-facts.

Weather Safety Tips

By Myhanh Thi Tran

As we move into the fall season, cooler temperatures, rain, shorter daylight hours, and fallen leaves can create new safety concerns.

Here are a few simple ways to help prepare for the fall season:

1. **Watch for Slippery Surfaces:** Wet sidewalks, driveways, and fallen leaves can become slippery and increase the risk of falls. To minimize slips, wear shoes with good traction and take extra care when walking outdoors after rain.
2. **Prepare for Shorter Days:** With fewer daylight hours, visibility decreases earlier in the day. Consider carrying a flashlight when walking outside and make sure outdoor and indoor lighting around your home is working properly.
3. **Dress for Changing Temperatures:** Fall weather can change quickly throughout the day. Wearing layers can help you stay comfortable, safe and warm.
4. **Check Home Heating Systems:** Check your home smoke detectors and make sure heating systems are functioning correctly. Check windows and doors for air drafts, and seal them to keep the cold out and the heat in.
5. **Keep an Emergency Kit:** Power outages can occur. Consider keeping flashlights, batteries, medications, bottled water, preserved food, and important phone numbers easily accessible.
6. **Stay Up to Date on Vaccinations:** Make sure to contact your medical provider for seasonal flu vaccine or recommended immunizations.
7. **Stay Connected:** Be sure to check in with family, friends, or neighbors regularly and let someone know if you need assistance.

A little preparation can go a long way in helping you stay safe, healthy, and independent throughout the fall season. Visit www.nia.nih.gov/health/safety/cold-weather-safety-older-adults for more information.

What Are the Types of Diabetes?

By: Vi Lam

American Diabetes Month starts each November, serving as a good time to learn more about what diabetes is and learn how to prevent it. The Centers for Disease Control and Prevention (CDC) have found that more than 40 million Americans have diabetes. Over time, diabetes can cause health problems like heart or kidney disease.

Our bodies break down the food we eat into sugar, known as glucose, which is then released into our bloodstream. This signals your pancreas to release insulin, which acts as the key that allows blood sugar into your cells and converts it into energy.

There are several types of diabetes:

- **Type 2:** This is where the cells don't respond normally to insulin, called insulin resistance. The pancreas keeps making more insulin to try to get cells to respond. Over time, your pancreas can't keep up, causing your blood sugar to rise, setting the stage for prediabetes and type 2 diabetes.
- **Prediabetes:** This is when blood sugar levels are higher than normal but not high enough for a type 2 diabetes diagnosis. At this point, you can learn and change certain habits to prevent diabetes.
- **Gestational:** Women who have never had diabetes but are pregnant can develop gestational diabetes, which usually goes away, but it can increase their risk of having type 2 diabetes later. The baby will also have a higher risk of obesity or type 2 diabetes later in life.
- **Type 1:** Your pancreas doesn't make enough insulin in your body, and you must take insulin medication every day to help your body convert blood sugar into energy.

You can learn more at www.cdc.gov/diabetes/about/index.html or diabetes.org/about-diabetes. Then schedule a visit with your primary care provider to discuss your concerns about diabetes and be sure to have your levels checked yearly.

The Cholesterol Check: More Good Than Bad?

By Vi Lam

September is National Cholesterol Education Month, a time to review and raise awareness about cholesterol. So, what is cholesterol? Cholesterol is a waxy substance that helps build the cells we need and makes certain hormones. We get cholesterol from our liver and the food we consume (usually in the form of meat, poultry, and dairy products).

Our body has two types of cholesterol- the good and the bad:

- **High-Density Lipoprotein (HDL) Cholesterol:** HDL cholesterol is often called "good" cholesterol because the liver breaks it down and flushes it from the body. The HDL cholesterol picks up excess cholesterol in the blood and carries it back to the liver.
- **Low-Density Lipoprotein (LDL) Cholesterol:** LDL Cholesterol is often called the "bad" cholesterol, as it can build up in arterial walls, causing clots to form in the narrow space and, over time, increasing the risk of heart attack and stroke.

The American Heart Association states that at least 1 in 4 adults in the U.S. have high LDL cholesterol. Several factors can increase the risk of high LDL, including age, family history, smoking, diabetes, and blood pressure. Those who have high LDL might not show or feel any symptoms, which is why it is crucial to get your cholesterol level checked yearly with your doctor.

When was the last time you had your cholesterol level checked? If you haven't scheduled your doctor's visit, ask them to check your levels. In the meantime, you can find out more at www.heart.org/en/health-topics/cholesterol/about-cholesterol and share resources with others using the Cholesterol Communications Toolkit www.cdc.gov/cholesterol/php/toolkit/index.html.

Dementia – Keeping the Brain Alive

By Mary Jo Griego

The Alzheimer's Association indicates that more than 55 million people worldwide live with Alzheimer's or dementia. People think that the mind slows down with age; however, the mind slows down when we get comfortable. The more predictable your days are, the quieter your neurons become because of repetition. Here are some ways to keep your brain active and healthy.

When your daily routine is the same, the brain stops paying attention and learning. The brain is a prediction machine. The more it can predict, the less it pays attention. Routine makes life efficient, but efficiency kills discovery. What feels like peace can quietly become mental paralysis.

Our brains don't retire – they reorganize. When you break routine, challenge a belief, or experience something new, the neurons in the brain wake up again. Each change, curiosity, or new skill sends a signal that says: "We are still learning – keep the lights on." So, challenge your brain with different activities, like solving puzzles or learning a new game.

Neuroplasticity is the ability to remap reality. New experiences allow the brain to connect dots it has never connected before. That's why travel, conversations, playing card games, and creativity don't just make life more interesting; they keep the mind functioning.

Novelty is mental oxygen – without it, the circuits suffocate.

The brain is trained daily not through willpower, but through exercising different patterns. Every time comfort is chosen over curiosity, decay is reinforced. Growth isn't about intensity. It is about curiosity.

To keep your mind engaged, try to incorporate these mantras into your daily routine:

- Movement sharpens the mind – it floods the brain with oxygen and clarity.
- Connection deepens understanding – each conversation rewires perception.
- Curiosity keeps everything alive – it's the antidote to mental stillness.

September 21 is Alzheimer's Day. Use it as a reminder to learn about strategies to preserve cognitive faculties by continually challenging your brain to keep surprising it, stretching it, and teaching it to stay alive. Visit www.alz.org/about/awareness-initiatives/world-alzheimers-day for more information.



Important News: Consumer Connection Newsletter Changes

The Consumer Connection Newsletter will no longer be automatically mailed to consumer mailing addresses with IHSS. If you do not have an email on file with IHSS, you will automatically receive the newsletter via mail.

If you wish to continue receiving the newsletter by mail, please visit bit.ly/46YydII or scan the QR code.

Change your preferences at any time by visiting the link above. If you need assistance, you can call us at (408) 350-3220.





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Important Phone Numbers

Public Authority Services by Sourcewise

Information concerning
provider benefits, bus pass,
training or other services of
the Public Authority.
(408) 350-3206

Public Authority Services Registry

Call the Registry, if you
need help finding an IHSS
care provider.
(408) 350-3251

IHSS Social Services

Information regarding
authorized hours and
services or to speak with a
social worker.
(408) 792-1600

IHSS Payroll

Call for any payroll or
timesheet matters.
(408) 792-1600

UNION SEIU Local 2015

Representing providers.
Call for information about
the Union and
payroll deductions.
(855) 810-2015

Adult Protective Services

24-hour Hotline.
Call for help, if you or
someone you know
suspect abuse of a senior
or dependent adult.
(408) 975-4900
(800) 414-2002

Sourcewise Information & Awareness

Information on available
services in
Santa Clara County.
(408) 350-3200,
option 1

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